

**Information to identify the case:**

Debtor 1	<u>Mark R. King</u>	Social Security number or ITIN	<b>xxx-xx-4797</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-23571-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark R. King  
aka Mark R. King Sr.

11/6/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Mark R. King  
DebtorCase No. 12-23571-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
Form ID: 3180WPage 1 of 1  
Total Noticed: 8

Date Rcvd: Nov 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2017.

db +Mark R. King, 442 Rudolph Run Road, Spraggs, PA 15362-1308  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13889032 Bank of New York as trustee for CWABS 2007-SD1, c/o Shellpoint Mortgage Servicing,  
 P.O. Box 10826, Greenville, SC 29603-0826  
 13440092 PA SCDU, P.O. Box 69112, Harrisburg, PA 17106-9112  
 13515409 The Bank of New York Mellon et al, Bank of America, N.A., P.O. Box 660933,  
 Dallas, TX 75266-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2017 01:09:33 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 13423009 +EDI: BANKAMER.COM Nov 07 2017 01:08:00 Bank of America/BAC Home Loans Servicing,  
 Bankruptcy Department, 7105 Corporate Drive, Plano, TX 75024-4100  
 13423010 +EDI: RESURGENT.COM Nov 07 2017 01:08:00 Sherman Acquisition II, LP,  
 Assignee of Sears, Roebuck and Co., 15 South Main Street, Greenville, SC 29601-2743  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr Bank of New York as trustee for CWABS 2007-SD1  
 cr The Bank of New York Mellon, et al...

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon, et al...  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
 Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
 bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
 Andrew F Gornall on behalf of Creditor Bank of New York as trustee for CWABS 2007-SD1  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
 Daniel R. White on behalf of Debtor Mark R. King dwhite@zeblaw.com,  
 gianna@zeblaw.com; dwhite.zmw@gmail.com; r63228@notify.bestcase.com  
 David E. Hart on behalf of Creditor Bank of New York as trustee for CWABS 2007-SD1 ,  
 csego@maddinhausen.com  
 James Warmbrodt on behalf of Creditor The Bank of New York Mellon, et al...  
 bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor Bank of New York as trustee for CWABS 2007-SD1  
 bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, et al...  
 bkgroup@kmlawgroup.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
 S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
 Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 12